

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Victoria A. Cipriani**  
Debtor(s)

Bankruptcy Case No.: 18-21571-CMB

Chapter: 13  
Docket No.: 50 - 49  
Concil. Conf.: January 21, 2021 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **December 3, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **December 18, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 21, 2021 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteewdpa.com](mailto:meetings@chapter13trusteewdpa.com).

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: October 19, 2020

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecur, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

In re:  
Victoria A. Cipriani  
Debtor(s)

Case No. 18-21571-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Oct 19, 2020

User: dsaw  
Form ID: 410

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2020:**

Recip ID	Recipient Name and Address
db	+ Victoria A. Cipriani, 105 Crest Street, Box 113, Cuddy, PA 15031-9711
14817697	+ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court; Columbia Gas Company, POB 742537, Cincinnati, OH 45274-2537
14817702	+ First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
14817704	+ Lodovico & Associates P.C., 2211 Ardmore Boulevard, Pittsburgh, PA 15221-4825
15133192	+ Municipal Authority of the Township of, South Fayette, c/o Romel L. Nicholas, Esq., 519 Court Place, Pittsburgh, PA 15219-2002
14817709	+ PNC Bank, 3232 Newmark Drive, Pittsburgh, PA 15237
14874612	+ PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14817707	+ Pennsylvania American Water, POB 371412, Pittsburgh, PA 15250-7412
14817710	+ South Fayette Township Muni. Auth., 900 Presto Sygan Road, Bridgeville, PA 15017-1983

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 20 2020 02:02:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14849455	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 20 2020 02:02:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14817694	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 20 2020 02:02:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14817695	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2020 02:17:04	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14817696	+ Email/Text: bankruptcy@clearviewfcu.org	Oct 20 2020 02:02:00	Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212
14817698	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 20 2020 02:03:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14817699	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 20 2020 02:02:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14817700	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 20 2020 02:17:04	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14817701	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 20 2020 02:17:05	Credit One Bank NA, POB 98873, Las Vegas, NV 89193-8873
14873610	+ Email/Text: kburkley@bernsteinlaw.com	Oct 20 2020 02:02:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14817703	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 20 2020 02:02:00	GM Financial, POB 183834, Arlington, TX 76096-3834
14868254	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-2

User: dsaw

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Date Rcvd: Oct 19, 2020

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Total Noticed: 32

14868243	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 20 2020 02:18:01	LVNV Funding, LLC its successors and assigns as, assignee of FFP Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14817705	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2020 02:18:51	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14864348	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2020 02:02:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14833477	Email/PDF: cbp@onemainfinancial.com	Oct 20 2020 02:02:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14817706	+ Email/PDF: cbp@onemainfinancial.com	Oct 20 2020 02:17:56	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14877332	+ Email/Text: csc.bankruptcy@amwater.com	Oct 20 2020 02:03:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14817708	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2020 02:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, POB 280946, Harrisburg, PA 17128-0946
14870844	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 20 2020 02:02:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14865363	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 20 2020 02:19:02	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14817711	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 20 2020 02:01:00	Verizon, POB 15026, Albany, NY 12212-5026
14817712	Email/Text: bankruptcy@firstenergycorp.com	Oct 20 2020 02:02:00	West Penn Power, POB 3615, Akron, OH 44309-3615

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASS
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14859620	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court; Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14828076	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC MORTGAGE A DIVISION OF PNC BANK, NATIONAL ASSOCIATION as servicer for PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Gary William Short	on behalf of Debtor Victoria A. Cipriani garyshortlegal@gmail.com gwshort@verizon.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com

TOTAL: 5